

How to Apply

To apply for Supplemental Term Life Insurance with Portability, complete an Employee Enrollment Form and return it by the enrollment deadline to your employee benefits office. Refer to the enclosed Rate and Coverage Information sheet for specific information about the cost of coverage.

For additional information contact: Pierce Insurance at 1-(800)421-3142.

Should I Add to My Current Coverage?

This is a good time to re-examine your total life insurance plan and determine if you may need additional coverage. As a start, ask yourself these questions. Since you last looked at your life insurance have you:

- ▶ Had a change in income, financial responsibilities or goals?
- ▶ Had a change in family make-up or size?
- ▶ Purchased a new home or business?
- ▶ Had changes in financial responsibilities to aging parents or other relatives?
- ▶ Checked the effect of inflation on your current coverage?

If you're affected by any or all of these factors, you may want to take a closer look at your life insurance plan and consider adding to your coverage.

Employee Benefits Expertise You Can Count On

ReliaStar Life Insurance Company, based in Minneapolis, Minnesota, has more than 80 years of experience in the design, implementation and administration of employee benefit plans. As one of the nation's largest group life insurers, the company has more than \$100 billion of life insurance in-force. ReliaStar Life is a subsidiary of ReliaStar Financial Corp., a diversified holding company specializing in life insurance, annuities, employee benefits, retirement plans, life and health reinsurance, mutual funds, and personal finance education.

Important Notice

This is a summary of benefits only. For a complete description of benefits and limitations, refer to your certificate of coverage. All accepted applicants under this program are issued certificates of insurance by ReliaStar Life. Coverage in all states except New York is provided under Group Policy LP00GP or 1CP200. Coverage is not available in New York.

RELIASTAR

ReliaStar Employee Benefits
20 Washington Avenue South
Minneapolis, Minnesota 55401
[All states except New York]
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Insurance Company

RELIASTAR®



the department of health and human services

Portable protection

for
you
and your
family

Supplemental Term Life with Portability for Employees and Their Families



This program gives you the **opportunity** to purchase Supplemental Term Life Insurance with Portability offered by ReliaStar Life Insurance Company.

Supplemental Term Life Insurance with Portability allows you to provide protection for your family in case something happens to you or your spouse. And, you can take your coverage with you if you change jobs or retire*—something **very important** in today's ever-changing work environment.

In addition to being able to take this coverage with you and keep it until age 70 (subject to any age reductions, and if you are covered under this program when you leave your agency or retire), here are several other benefits you may want to consider:

Family Coverage

Coverage is available for your spouse and children. You or your spouse may apply for children's coverage, but not both.

No Premiums During a Disability

Maintaining your coverage is important. So, if you become disabled (as defined by the policy) and cannot work—you don't have to pay premiums for as long as you're disabled.

Pay-Out Option During Your Lifetime

This Accelerated Death Benefit lets you collect a portion of your death benefit while you are living if you're diagnosed with a terminal illness.

Convenient Payroll Deduction

Premiums are automatically deducted from your paycheck.

Please refer to your Certificate of Coverage or policy for complete details regarding all of the policy's terms, benefits and any limitations.

How This Insurance Works

Coverage Levels

This Supplemental Term Life Insurance with Portability program offers coverage for employees, spouses and children.

- **Employee Coverage.** Up to \$500,000. Employees applying for coverage need to complete an Employee Enrollment Form. Proof of good health may be required for some coverage amounts.
- **Spouse Coverage.** Your spouse may apply for coverage even if you are not covered. Spouse coverage above certain levels must be approved by the insurance company's underwriting department before coverage is granted.
- **Children's Coverage.** Dependent coverage is also available on your children if you or your spouse are covered.

Accelerated Death Benefit

This benefit allows all employee insureds with at least \$20,000 of coverage to collect up to 50 percent of their insurance (up to a maximum of \$100,000) if they are terminally ill and have a life expectancy of 12 months or less. All remaining insurance benefits will be paid to the beneficiary, upon death.

Accidental Death and Dismemberment (AD&D)

AD&D coverage is available with any Supplemental Term Life with Portability insurance election you make up to a maximum of \$250,000. This coverage pays additional benefits to you for loss of limbs, sight or life due to an accident. If you elect this coverage, the amount of coverage will be equal to the total amount of your Term Life coverage.

* Up to a maximum of \$500,000 (\$250,000 for AD&D)